



PATENT
Attorney Docket No. 72167.000247

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Thomas W. POPLAWSKI <i>et al.</i>)	Group Art Unit: 3624
)	
Application No.: 09/772,601)	Confirmation No.: 1711
)	
Filed: January 30, 2001)	Examiner: Daniel S. Felten
)	
For: ELECTRONIC BILL)	
PRESENTMENT AND)	
PAYMENT SYSTEM AND)	
METHOD)	

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSIVE AMENDMENT UNDER 37 C.F.R. § 1.111

Sir:

In response to the Office Action of November 17, 2004, please amend the above-identified application as set forth below.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.